

Dear LOABC Members, Associates and Retirees,

As an active, retired, associate or staff member of Law Officers Association of Baltimore County, you have a no-cost **\$2,500 Accidental Death & Dismemberment** benefit. This AD&D benefit and other items listed below are provided jointly through Law Officers Association of Baltimore County and American Income Life Insurance Company (AIL).

AIL currently has over 310,000 police and law enforcement professionals covered under AD&D policies at no cost. Since 1990, more than \$11.5 million in life, health, and no-cost AD&D benefits has been paid to over 5,500 police and law enforcement professionals and their families.

Please return the enclosed card so you may receive your certificate of coverage and name your beneficiary. If you do not name your beneficiary, the \$2,500 would be paid to your estate and may be taxable.

Those who return the card can also receive a no-cost membership in the recently introduced **AIL Plus program**, your connection to convenient discounts on dental care, prescriptions, diabetic supplies, vision care and supplies, telemedicine, chiropractic care and more.

You can also receive Child Safe Kits for your children and grandchildren at no cost. These kits help you gather vital data, photos and fingerprints for authorities in the event of an emergency.

Sincerely,

seph C. Jolio

Joseph C. Folio President

An AIL representative will call on you to deliver your certificate of coverage, witness your beneficiary designation, register you for the AIL Plus program and provide your Child Safe Kits. AIL has other supplemental insurance benefits that may be available to you and your family. If you have questions, please call American Income Life Insurance Company at 1-800-495-1213.

Please return the enclosed card right away or respond online at mybenefits.ailife.com and enter access code: SGQIW